

DEPARTMENT OF INSURANCE

300 South Spring Street Los Angeles, California 90013



January 2001

TO: ALL INSURERS LICENSED TO TRANSACT PROPERTY AND CASUALTY INSURANCE IN THE STATE OF CALIFORNIA AND OTHER INTERESTED PERSONS

SUBJECT: CALIFORNIA EARTHQUAKE ZONING AND PROBABLE MAXIMUM LOSS **EVALUATION PROGRAM**

The enclosed California Earthquake Liability Questionnaire as of December 31, 2000, will be due according to the following schedule:

Primary Carriers June 30, 2001 Reinsurers August 31, 2001 Retrocessionaires September 30, 2001

This report is authorized by California Administrative Code, Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307. This will be the twenty-first year that the Questionnaire has been required.

Companies which had no written Earthquake Insurance in force under any form on December 31, 2000, may satisfy the reporting requirement by so indicating at the bottom of this letter over the signature of an officer of the company.

There were no changes to the PML Percentages this year. In 1998, there were revisions in the PML percentages for residential structures. These revisions are discussed on Page 2 of the Instructions.

We again emphasize the importance of primary carriers supplying the necessary information to their reinsurers, and reinsurers supplying it to their retrocessionaires, to assure complete reporting by zone. The results of this form may be seriously impaired without the consolidation of reinsurance data by zone. Your cooperation on this matter is essential to the success of the program. To help in this regard, a Form "X" is included which should be used for reporting to reinsurers.

	George Yen, Chief-Rate Specialist Bureau
Name of Company	NAIC Company Code
"Our Company did not have any Earthquake	Insurance in force as of December, 2000."
Mail to:	
Earthquake Questionnaire	
Rate Specialist Bureau - 14th Floor	
Department of Insurance	
300 South Spring Street	(Signed)
Los Angeles, California 90013	(Title)

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	IC COMPANY OR GR						
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		CATTE		' - Primary Bus		ם כי	
		CALIF	ORNIA EARING	QUAKE LIABILITY	QUESTIONNAI	<u>KE</u>	
		INSURA		NT RULING #226, December 31, 2		978	
	of Insurer or Gro		f a group re	port)			
Addre	ss:						
Conta	ct Person:			I	Phone ()		
				(Show 800 pho	one number if	available)	
*Surp	lus = \$	x 1000					
_	•	_					
Has t	he required info	rmation bee	n submitted	to your Reinsur	rers?		
If a	group report, li	st names of	included co	mpanies:			
Compa	ns			*Curplus	1	w 1000	
	ny: ny:						
	ny:						
	ny:						
	ny:						
Compa	ny:					x 1000	
Compa	ny:						
	ny:						
			Eport for the		for the comp	s to Policyholders" o	
		(1)	(2)	(3)	(4)	(5)	
Zone	Area	Aggregate		Aggregate	Estimated	Estimated net PML	
		direct	direct	liability	net PML	amount limited	
		liability	PML	net of	amount	by catastrophe	
				reinsurance		reinsurance	
A	San Francisco						
_	,						
В	Los Angeles/ Orange County						
	orange county	-	_			_	
C	Santa Barbara						
D	San Diego						
E	South-East						

RATE SPECIALIST BUREAU

CALIFORNIA DEPARTMENT OF INSURANCE
300 South Spring Street
Los Angeles, California 90013

Page 1 Questionnaire (primary insurance)

Note: This is Form "A" for reporting by $\underline{\text{primary}}$ insurers. Please use Form "B" for reporting assumed $\underline{\text{reinsurance or retrocessions}}$.

F

G

Central

North

North-Central

California Earthquake Liability Questionnaire

Comments

In the past, when significant differences have been reported by an insurer from year to year, we have been contacting the insurers to verify or explain the differences. Also, in compiling our Annual Report, we attempt to identify and explain trends and changes in the reported aggregate PML responses and in the earthquake insurance market in general. Therefore, if your reported results this year were significantly different than the reported last year, you must provide an explanation. If
you have any general comments you would like to make which would be useful to us in writing the Annual Report, please use the spaces below. Thank you.

Reinsurance Interrogatory

The purpose of these questions is to gain more knowledge about reinsurers and where the PML exposures are being ceded. We know that there is a great reliance on the world-wide reinsurance market for California earthquake exposure, and that this market is continuously changing. Much of this is catastrophe reinsurance which is not reported in Form "B". (This Questionnaire is not public information as to individual companies.)

(1) Premiums earned (all zones combined) - 2000 (000's omitted)

	(b) Assi	ect premiums earned umed premiums earned ed premiums earned			
			-	-	rage as reported in the ne" for California only.
(2) <u>E</u>	stimated 1	PML on aggregate ced	led liability (other tha	an catastrophe co	overage)
	U U L: Of We	d PML ceded to: .S. Reinsurers - CA .S. Reinsurers - non loyd's of London ther U.K. estern Europe 11 Other otal		Zone B	
Page 1 to the	for Zones	s A and B respective	s should equal the difference of the state o		
(3) <u>A</u>	Amounts to U U L:	recoverable from catas recoverable from: .S. Reinsurers - CA .S. Reinsurers - non loyd's of London ther U.K. estern Europe 11 Other	Zone A licensed	Zone B	
A and	B respect:	ively. Since catast	s should equal column (crophe reinsurance is no market for earthquake	ot reported on Fo	orm "B", this question
(4) W		of your per risk tre ce or per event limi		ded) in effect du	uring 2000 subject to an
		Yes	No		
Note:	The read	on for this question	is that reportedly the	ere is a trend to	ward such limitations

Note: The reason for this question is that reportedly there is a trend toward such limitations at the insistence of the assuming reinsurers as a way of containing the reinsurer's earthquake exposure. Such limitations shift some of the PML exposure to the primary insurer and to the catastrophe cover.

SUBZONE A-1 COUNTIES: San Francisco and San Mateo

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deducti	ble	direct	direct	liability net	PML	PML on
(See instruction	ıs)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1	l% or flat				6.75%	
1A 1 - 4 Family	5%				3.63%	
1A 1 - 4 Family	10%				2.13%	
1B "Homeowners"-1	% or flat				6.75%	
1B "Homeowners"	5%				3.63%	
1B "Homeowners"	10%				2.13%	
1B "Homeowners"	15% & up				1.38%	
1B "Homeowners" 1	5% "Mini"				0.69%	
1B "Homeowners"	"Wrap"				2.94%	
1C Wood frame - s	small 5%				3%	
1D Wood - other	5%				10%	
1E Mobile homes	2%				5%	
2A Metal - small	5%				2%	
2B Metal - other	5%				10%	
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above cl	asses	Ī			xxx	
not written at st	andard	į		İ	xxx	İ
deductible	į	į		İ	xxx	İ
Sub-Total:	ĺ				1	

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes				xxx	
not written at standard	l İ			xxx	
deductible	İ			xxx	
Sub-Total:					

Part III: Other types of risks: | Column 1 | Column 2 | Column 3 | Column 4

- (1) Class 7 and commercial inland "Exceptions"
- (2) Commercial inland addenda
- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- FAIR Plan, IRI)
 (4) All other (e.g., earthquake
 sprinkler leakage)
 Sub-Total:

	00-00-0	0010000	00-0
Aggregate	Aggregate	Aggregate	Estimated
direct	direct	liability net	PML on
liability	PML	of reinsurance	net liability
1			

SUBZONE A-2 COUNTIES: Alameda and Contra Costa

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	s and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deduct	ible	direct	direct	liability net	PML	PML on
(See instruction	ns)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-	1% or flat				6.75%	
1A 1 - 4 Family	5%				3.63%	
1A 1 - 4 Family	10%				2.13%	
1B "Homeowners"-	1% or flat				6.75%	
1B "Homeowners"	5%				3.63%	
1B "Homeowners"	10%				2.13%	
1B "Homeowners"	15% & up				1.38%	
1B "Homeowners"	15% "Mini <i>"</i>				0.69%	
1B "Homeowners"	"Wrap"				2.94%	
1C Wood frame -	small 5%				3%	
1D Wood - other	5%				10%	
1E Mobile homes	2%				5%	
2A Metal - small	5%				2%	
2B Metal - other	5%				10%	
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above c	lasses				xxx	
not written at s	tandard	ĺ			xxx	
deductible		i			xxx	
Sub-Total:					<u> </u>	

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class an	.d	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	ı	direct	direct	liability net	PML	PML on
(See instructions)		liability	PML	of reinsurance	percentage	net liability
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above clas	ses				xxx	
not written at stan	dard	l I			xxx	
deductible					xxx	
Sub-Total:		l [·		<u> </u>	

Part III: Other types of risks: Column 1 Column 2 Column 3 Column 4 | Aggregate | Aggregate | Aggregate | Estimated

- (1) Class 7 and commercial inland "Exceptions"
- (2) Commercial inland addenda
- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- FAIR Plan, IRI)
 (4) All other (e.g., earthquake
 sprinkler leakage)
 Sub-Total:

1 COTAME T	COTAMIT 2	COTUME	COLUMNI
Aggregate	Aggregate	Aggregate	Estimated
direct	direct	liability net	PML on
liability	PML	of reinsurance	net liability
		1	
1			
Ī			
İ		ĺ	
Ī		1	

Del Norte Humboldt Lake Marin Mendocino Monterey Napa San Benito Santa Clara Santa Cruz Solano Sonoma

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deducti	ble	direct	direct	liability net	PML	PML on
(See instruction	s)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1	% or flat				6.75%	
1A 1 - 4 Family	5%				3.63%	
1A 1 - 4 Family	10%				2.13%	
1B "Homeowners"-1	% or flat				6.75%	
1B "Homeowners"	5%				3.63%	<u> </u>
1B "Homeowners"	10%				2.13%	
1B "Homeowners"	15% & up				1.38%	
1B "Homeowners" 1	5% "Mini"				0.69%	
1B "Homeowners"	"Wrap"				2.94%	
1C Wood frame - s	mall 5%				3%	
1D Wood - other	5%				10%	
1E Mobile homes	2%				5%	
2A Metal - small	5%				2%	
2B Metal - other	5%				10%	
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above cla	asses				xxx	
not written at st	andard	l İ		İ	xxx	
deductible					xxx	
Sub-Total:						

Part II: Insurance on structures of over 8 stories:

Column 1	Column	2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggreg	ate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direc	t	direct	liability net	PML	PML on
(See instructions)	liabil	ity	PML	of reinsurance	percentage	net liability
3A Steel 5	%				15%	
3B Steel 5	%				25%	
3C Steel 10	%				25%	
4A Concrete 5	%				20%	
4B Concrete 5	%				35%	
4C Concrete 10	%				50%	
4D Concrete 10	%				45%	
5A Mixed 5	%				25%	
5B Mixed 10	%				60%	
5C Mixed 10	%				75%	
6 EQ resistive 5	%				10%	
Risks in above classes	1	- 1			xxx	
not written at standard	.	- 1		[xxx	
deductible					xxx	
Sub-Total:	<u> </u>				l	

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
	_	liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial				
	inland "Exceptions"				
(2)	Commercial inland addenda				
(3)	Liabilities assumed: pools				
	and associations (e.g.,				
	FAIR Plan, IRI)				
(4)	All other (e.g., earthquake				
	sprinkler leakage)				
Sub	-Total:				

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4) $(\hbox{In thousands of dollars})$

		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	net PML
		Liability	PML	of reinsurance	amount
(1)	100% of sub-totals (p. 2, Part I)				
	50% of sub-totals (p. 3, Part I)				
	100% of sub-totals (p. 4, Part I)				
	Total				
	<u>OR</u>				
(2)	50% of sub-totals (p. 2, Part I)				
	100% of sub-totals (p. 3, Part I)				
	100% of sub-totals (p. 4, Part I)				
	Total				
	PLUS				
(3)	100% of sub-totals (p. 2, Part II)				
	100% of sub-totals (p. 3, Part II)				
	100% of sub-totals (p. 4, Part II)				
	Total				
	PLUS				
(4)	33% of sub-totals (p. 14, Part II)				
(5)	Greater of (1) or (2) (with respect				
	to net PML) plus (3) and (4)				
(6)	Sub-totals for Other Types of Risks				
	(p. 2, Part III)				
	(p. 3, Part III)				
	(p. 4, Part III)				
	Total				
(7)	Totals for Zone A ((5) plus (6))				
	(Enter here and on Page 1)				

 $\underline{\text{SUBZONE B-1}}_{\text{Los Angeles county west of Interstate 5 and south of Mulholland Drive}}$ (crest of Santa Monica Mountains) see also map, Figure 2, in the Instructions (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Earthquake class and standard deductible direct direct liability net pML pML on (See instructions) liability PML of reinsurance percentage net liability 1	Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Sea Italian Sea Italian Sea Italian Sea Italian Sea Italian Sea Italian Sea Italian Sea		and	:				
See instructions See instruc							
1A 1 - 4 Family-1% or flat 1A 1 - 4 Family 5% 3.00% 1A 1 - 4 Family 10% 1.63% 1B "Homeowners"-1% or flat 1B "Homeowners" 5% 3.00% 1B "Homeowners" 10% 1.63% 1B "Homeowners" 15% & up 1B "Homeowners" 15% & up 1B "Homeowners" 15% & wp 2.50% 1C Wood frame - small 5% 3% 1D Wood - other 5% 10% 1E Mobile homes 2% 5% 28 Metal - small 5% 2% 10% 38 Steel 5% 10% 38 Steel 5% 10% 4A Concrete 5% 10% 4D Concrete 10% 15% 4D Concrete 10% 15% 5D Mixed 5% 10% 5D Mixed 10% 5D Mixed 10% 5D Mix							
1A 1 - 4 Family 5%				FML			nec liability
1A 1 - 4 Family 10% 1.63% 1.63% 1B "Homeowners"-1% or flat 5.75% 3.00% 1B "Homeowners" 5% 3.00% 1B "Homeowners" 10% 1.63% 1.63% 1B "Homeowners" 10% 1.63% 1.63% 1B "Homeowners" 15% & up 1.00% 1.00% 1B "Homeowners" 15% "Mini" 0.50% 1B "Homeowners" 15% "Mini" 0.50% 1B "Homeowners" "Wrap" 2.50% 10 Wood frame - small 5% 3% 10			<u> </u>		<u> </u>		<u> </u>
18 "Homeowners" -1% or flat			l		1		l
18 "Homeowners" 5%			<u> </u>		Ī		<u> </u>
1.63% 1.63% 1.00			<u> </u>		l I		<u> </u>
1.00% 1.00					<u> </u>		<u> </u>
18					1		<u> </u>
18 "Homeowners" "Wrap" 2.50% 3% 10 Wood frame - small 5% 10%							
1C Wood frame - small 5%					<u> </u>		
1D Wood - other 5% 10% 1E Mobile homes 2% 5% 2A Metal - small 5% 2% 2B Metal - other 5% 10% 3A Steel 5% 15% 3B Steel 5% 25% 3C Steel 10% 25% 4A Concrete 5% 20% 4B Concrete 5% 35% 4C Concrete 10% 50% 4D Concrete 10% 45% 5A Mixed 5% 25% 5B Mixed 10% 75% 6 EQ resistive 5% 10% Risks in above classes xxx not written at standard xxx deductible xxx	1B "Homeowners"					2.50%	
1E Mobile homes 2% 5% 2A Metal - small 5% 2% 2B Metal - other 5% 10% 3A Steel 5% 15% 3B Steel 5% 25% 3C Steel 10% 25% 4A Concrete 5% 20% 4B Concrete 5% 35% 4C Concrete 10% 50% 4D Concrete 10% 45% 5A Mixed 5% 25% 5B Mixed 10% 60% 5C Mixed 10% 75% 6 EQ resistive 5% 10% Risks in above classes xxx xxx not written at standard xxx xxx deductible xxx	1C Wood frame - s	small 5%				3%	
2A Metal - small 5% 2B Metal - other 5% 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 4D Concrete 10% 4D Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% 10% 10% 8 Fisks in above classes xxx not written at standard xxx deductible xxx	1D Wood - other	5%				10%	
2B Metal - other 5% 10% 3A Steel 5% 15% 3B Steel 5% 25% 3C Steel 10% 25% 4A Concrete 5% 20% 4B Concrete 5% 35% 4C Concrete 10% 50% 4D Concrete 10% 45% 5A Mixed 5% 25% 5B Mixed 10% 60% 5C Mixed 10% 75% 6 EQ resistive 5% 10% Risks in above classes xxx xxx not written at standard xxx xxx deductible xxx xxx	1E Mobile homes	2%				5%	
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 5C Mixed 10% 6 EQ resistive 5% 10% 10% 6 EQ resistive 5% 10% 10% 6 EQ resistive 5% 10% 10% 6 EQ resistive 5% 10% 10% 8 Exisks in above classes 10% 10 contracted 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 10% 1	2A Metal - small	5%				2%	
38 Steel 5% 25% 36 Steel 10% 25% 37% 38 Steel 10% 25% 38 Steel 20% 38 Steel 39%	2B Metal - other	5%				10%	
3C Steel 10% 25% 20% 4A Concrete 5% 20% 4B Concrete 5% 35% 4C Concrete 10% 50% 45% 5A Mixed 5% 25% 5B Mixed 10% 60% 5C Mixed 10% 75% 6 EQ resistive 5% 10% 8	3A Steel	5%				15%	
4A Concrete 5% 20% 4B Concrete 5% 35% 4C Concrete 10% 50% 4D Concrete 10% 45% 5A Mixed 5% 25% 5B Mixed 10% 60% 5C Mixed 10% 75% 6 EQ resistive 5% 10% Risks in above classes xxx not written at standard xxx deductible xxx	3B Steel	5%				25%	
### Concrete	3C Steel	10%				25%	
### 4C Concrete	4A Concrete	5%				20%	
## ## ## ## ## ## ## ## ## ## ## ## ##	4B Concrete	5%				35%	
25% 25%	4C Concrete	10%	ĺ			50%	
58 Mixed 10%	4D Concrete	10%			ĺ	45%	
10% 75%	5A Mixed	5%	i		Ì	25%	İ
10% 75%	5B Mixed	10%	i		Ì	60%	İ
10% 10%	5C Mixed		 				
xxx			 		İ		
not written at standard xxx deductible xxx			<u> </u>				
deductible xxx			<u> </u>		! 		i İ
			' '		! 		!
	Sub-Total:		<u> </u>		<u> </u>		<u> </u>

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes	1			xxx	
not written at standard	ı İ		İ	xxx	
deductible	1		ĺ	xxx	
Sub-Total:					

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
	_	liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial			[
	inland "Exceptions"				<u> </u>
(2)	Commercial inland addenda				<u> </u>
(3)	Liabilities assumed: pools				
	and associations (e.g.,				
	FAIR Plan, IRI)				<u> </u>
(4)	All other (e.g., earthquake				
	sprinkler leakage)				
Sub-	-Total:				

SUBZONE B-2

Remainder of Los Angeles County not part of Subzone B-1
See also map, Figure 2, in the Instructions
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1% or flat	ĺ			5.75%	ĺ
1A 1 - 4 Family 5%				3.00%	
1A 1 - 4 Family 10%				1.63%	
1B "Homeowners"-1% or flat				5.75%	
1B "Homeowners" 5%				3.00%	
1B "Homeowners" 10%				1.63%	
1B "Homeowners" 15% & up				1.00%	
1B "Homeowners" 15% "Mini"				0.50%	
1B "Homeowners" "Wrap"				2.50%	
1C Wood frame - small 5%				3%	
1D Wood - other 5%				10%	
1E Mobile homes 2%				5%	
2A Metal - small 5%				2%	
2B Metal - other 5%				10%	
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes				xxx	
not written at standard				xxx	l i
deductible		<u> </u>	<u> </u>	xxx	<u> </u>
Sub-Total:					

Part II: <u>Insurance on structures of over 8 stories:</u>

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deducti	ble	direct	direct	liability net	PML	PML on
(See instruction	s)	liability	PML	of reinsurance	percentage	net liability
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above c	lasses				xxx	
not written at s	tandard	i İ		j	xxx	
deductible	į	i i		İ	xxx	
Sub-Total:		ĺ				

Part III:	Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	iability net	PML on
		liability	PML	of reinsurance	net liability
(1) Class	7 and commercial				
inland	"Exceptions"				
(2) Commer	cial inland addenda				
(3) Liabil	ities assumed: pools				
and as	sociations (e.g.,				
FAIR P	lan, IRI)				
(4) All ot	her (e.g., earthquake			[
sprink	ler leakage)				
Sub-Total	:				

Page 7
Questionnaire (primary insurance)

SUBZONE B-3: Orange County (In thousands of dollars)

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductil	ble	direct	direct	liability net	PML	PML on
(See instructions	s)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1	1% or flat				5.75%	
1A 1 - 4 Family	5%				3.00%	
1A 1 - 4 Family	10%				1.63%	
1B "Homeowners"-	1% or flat				5.75%	
1B "Homeowners"	5%				3.00%	
1B "Homeowners"	10%				1.63%	
1B "Homeowners"	15% & up				1.00%	
1B "Homeowners"	15% "Mini <i>"</i>				0.50%	
1B "Homeowners"	"Wrap"				2.50%	
1C Wood frame - s	small 5%				3%	
1D Wood - other	5%				10%	
1E Mobile homes	2%				5%	
2A Metal - small	5%				2%	
2B Metal - other	5%				10%	
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above c	lasses	<u> </u>		1	xxx	
not written at st	tandard	l İ		I	xxx	1
deductible		<u> </u>		<u>İ</u>	xxx	<u> </u>
Sub-Total:						

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	<u> </u>
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes				xxx	
not written at standard				xxx	
eductible				xxx	
Sub-Total:		•			

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
	_	liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial				
	inland "Exceptions"				
(2)	Commercial inland addenda				
(3)	Liabilities assumed: pools				
	and associations (e.g.,				
	FAIR Plan, IRI)				
(4)	All other (e.g., earthquake				
	sprinkler leakage)				
Sub-	-Total:				

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8) (In thousands of dollars)

		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	net PML
		<u>Liability</u>	PML	of reinsurance	amount
(1)	100% of sub-totals (p. 6, Part I)				
	50% of sub-totals (p. 7, Part I)				·
	100% of sub-totals (p. 8, Part I)				
	Total				
	OR				
(2)	50% of sub-totals (p. 6, Part I)				
	100% of sub-totals (p. 7, Part I)				
	100% of sub-totals (p. 8, Part I)				
	Total				
	PLUS				
(3)	100% of sub-totals (p. 6, Part II)				
	100% of sub-totals (p. 7, Part II)				
	100% of sub-totals (p. 8, Part II)				
	Total				
	PLUS				
(4)	50% of sub-totals (p. 10, Part II)				
	50% of sub-totals (p. 11, Part II)				
	Total				
(5)	Greater of (1) or (2) (with respect				
	to net PML) plus (3) and (4)				
	· ·				
(6)	Sub-totals for Other Types of Risks				
	(p. 6, Part III)				
	(p. 7, Part III)				
	(p. 8, Part III)				
	Total				
(7)	Totals for Zone B ((5) plus (6))				
	(Enter here and on Page 1)				

Kern San Luis Obispo Santa Barbara Ventura
(In thousands of dollars)

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat				6.13%	
1A 1 - 4 Family 5%				3.13%	
1A 1 - 4 Family 10%				1.75%	
1B "Homeowners"-1% or flat				6.13%	
1B "Homeowners" 5%				3.13%	
1B "Homeowners" 10%				1.75%	
1B "Homeowners" 15% & up				1.13%	
1B "Homeowners" 15% "Mini"				0.56%	
1B "Homeowners" "Wrap"				2.56%	1
1C Wood frame - small 5%			1	3%	
1D Wood - other 5%				10%	
1E Mobile homes 2%				5%	
2A Metal - small 5%				2%	
2B Metal - other 5%				10%	
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes	<u> </u>		<u> </u>	xxx	
not written at standard	l İ			xxx	
deductible	<u> </u>			xxx	
Sub-Total:					

Part II: Insurance on structures of over 8 stories:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductib	le	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above class	ses				xxx	
not written at stand	dard				xxx	
deductible					xxx	
Sub-Total:						

Part III: Other types of risks:	Column 1	Column 2	Column 3	Coloum 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
	liability	PML	of reinsurance	net liab.
(1) Class 7 and commercial				
inland "Exceptions"				
(2) Commercial inland addenda				
(3) Liabilities assumed: pools				
and associations (e.g.,				
FAIR Plan, IRI)				
(4) All other (e.g., earthquake				
sprinkler leakage)				
(5) 50% of amounts for over 8				
stories for Zone B (Page 9,				
(3) totals):				
Sub-Total:				

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1. Page 10 Questionnaire (primary insurance)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat				2.63%	
1A 1 - 4 Family 5%			1	1.19%	
1A 1 - 4 Family 10%				0.56%	
1B "Homeowners"-1% or flat				2.63%	
1B "Homeowners" 5%				1.19%	
1B "Homeowners" 10%				0.56%	
1B "Homeowners" 15% & up				0.31%	
1B "Homeowners" 15% "Mini"			1	0.16%	
1B "Homeowners" "Wrap"			1	1.03%	
1C Wood frame - small 5%				3%	
1D Wood - other 5%	ĺ		İ	10%	
1E Mobile homes 2%	ĺ		İ	5%	
2A Metal - small 5%	ĺ		İ	2%	
2B Metal - other 5%				10%	
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes				xxx	
not written at standard	ĺ			xxx	
deductible				xxx	
Sub-Total:		<u> </u>			

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See Instructions)	liability	PML	of reinsurance	percentage	net liab.
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes				xxx	
not written at standard				xxx	
deductible				xxx	
Sub-Total:				<u> </u>	<u> </u>

	•				
Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
	_	liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial			[
	inland "Exceptions"				
(2)	Commercial inland addenda				
(3)	Liabilities assumed: pools				
	and associations (e.g.,				
	FAIR Plan, IRI)				
(4)	All other (e.g., earthquake				
	sprinkler leakage)				
(5)	50% of amounts for over 8				
	stories for Zone B (Page 9,	ĺ		ĺ	ĺ
	(3) totals):			İ	
(6)	50% of amounts for over 8		<u> </u>		
	stories for Zone E (Page 12,	İ		ĺ	
	sub-total for Part II):	İ		ĺ	
Sub-	Total:				
	•				

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1. Page 11
Questionnaire (primary insurance)

<u>ZONE E COUNTIES</u>

Alpine Imperial Inyo Mono Riverside San Bernardino

Part I: Insurance on structures of 8 stories or less: (In thousands of dollars)

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate		Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	direct liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat		PML		5.25%	Het Hab.
1A 1 - 4 Family 5%	<u> </u>		[2.38%	<u> </u>
1A 1 - 4 Family 10%	<u> </u> 		<u> </u>	1.13%	<u> </u>
1B "Homeowners"-1% or flat	<u> </u> 			5.25%	<u> </u>
1B "Homeowners" 5%	<u> </u> 			2.38%	<u> </u>
1B "Homeowners" 10%	<u> </u>		1	1.13%	<u> </u>
1B "Homeowners" 15% & up	<u> </u> 			0.63%	<u> </u>
1B "Homeowners" 15% "Mini"	<u> </u> 		İ	0.31%	
					<u> </u>
				2.06%	<u> </u>
1C Wood frame - small 5%	<u> </u>			3%	<u> </u>
1D Wood - other 5%	<u> </u>			10%	<u> </u>
1E Mobile homes 2%				5%	
2A Metal - small 5%				2%	
2B Metal - other 5%				10%	
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%	ĺ			25%	
5B Mixed 10%	ĺ			60%	
5C Mixed 10%	[75%	
6 EQ resistive 5%	[10%	
Risks in above classes	[xxx	
not written at standard	į i		İ	xxx	j i
deductible	į i			xxx	j i
Sub-Total:	j			İ	
•			•	•	

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductik	ble	direct	direct	liability net	PML	PML on
<pre>(See instructions</pre>	s)	liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above class	sses				xxx	
not written at star	ndard	l İ		ĺ	xxx	
deductible		<u>l</u>			xxx	
Sub-Total:			•			

-				
Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
	liability	PML	of reinsurance	net liability
(1) Class 7 and commercial	ĺ			
inland "Exceptions"	j j		j i	
(2) Commercial inland addenda				
(3) Liabilities assumed: pools	ĺ			
and associations (e.g.,	j j			
FAIR Plan, IRI)	i i		<u> </u>	
(4) All other (e.g., earthquake	İ			
sprinkler leakage)	i i			
(5) 50% of amounts for over 8				
stories for Zone B (Page 9,	j j		j i	
(3) totals):	i i		i İ	
(6) 50% of amounts for over 8				
stories for Zone C (Page 10,	i i		i İ	
sub-total for Part II):	i i		i İ	
(7) 50% of amounts for over 8	İ			
stories for Zone D (page 11,	i i		<u> </u>	
sub-total for Part II):	i i		: 	
Sub-Total:	i i		İ	
Note: Combine the sub totals for 1		. 1 === 1		

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1. Page 12

Fresno Kings Madera Mariposa Merced Tulare
(In thousands of dollars)

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat			İ	3.13%	
1A 1 - 4 Family 5%				1.88%	
1A 1 - 4 Family 10%				1.13%	
1B "Homeowners"-1% or flat				3.13%	
1B "Homeowners" 5%				1.88%	
1B "Homeowners" 10%				1.13%	
1B "Homeowners" 15% & up				0.63%	
1B "Homeowners" 15% "Mini"				0.31%	
1B "Homeowners" "Wrap"			1	1.56%	
1C Wood frame - small 5%				3%	
1D Wood - other 5%			İ	10%	
1E Mobile homes 2%			İ	5%	
2A Metal - small 5%				2%	
2B Metal - other 5%			İ	10%	
3A Steel 5%				15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%				75%	
6 EQ resistive 5%				10%	
Risks in above classes				xxx	
not written at standard	į		İ	xxx	
deductible			<u> </u>	xxx	
Sub-Total:					

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and		Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible		direct	direct	liability net	PML	PML on
(See instructions)		liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above classes					xxx	
not written at standard	i	İ		į i	xxx	
deductible					xxx	
Sub-Total:						

Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
	liability	PML	of reinsurance	net liability
(1) Class 7 and commercial inland "Exceptions"	 			
(2) Commercial inland addenda				
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	 		 	
(4) All other (e.g., earthquake sprinkler leakage)			[[
Sub-Total:	<u>. </u>			

Note: Combine the sub-totals for Parts I, II, and III and carry over to page 1.

Amador Butte Calaveras Colusa El Dorado Glenn Nevada Sacramento San Joaquin Stanislaus Sutter Tuolumne Yolo Placer Yuba (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or fl	.at			1.75%	
1A 1 - 4 Family 5	i%			1.00%	
1A 1 - 4 Family 10)%			0.63%	
1B "Homeowners"-1% or fl	.at			1.75%	
1B "Homeowners" 5	i%			1.00%	
1B "Homeowners" 10)%			0.63%	
1B "Homeowners" 15% & u	ıp			0.38%	
1B "Homeowners" 15% "Mir	ni"			0.19%	
1B "Homeowners" "Wra	ıp "			0.81%	
1C Wood frame - small 5	5%			3%	
1D Wood - other 5	5%			10%	ĺ
1E Mobile homes 2	28			5%	ĺ
2A Metal - small	5%			2%	ĺ
2B Metal - other	5%			10%	ĺ
3A Steel 5	5%			15%	ĺ
3B Steel 5	i%			25%	
3C Steel 10)%			25%	
4A Concrete	i%			20%	
4B Concrete	i%			35%	
4C Concrete 10)%			50%	
4D Concrete 10)%			45%	
5A Mixed 5	i%			25%	
5B Mixed 10)%			60%	
5C Mixed 10)%			75%	
6 EQ resistive	i%			10%	
Risks in above classes				xxx	
not written at standard	l i		1	xxx	
deductible	<u> </u>		<u> </u>	xxx	<u> </u>
Sub-Total:					

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class an	nd	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	•	direct	direct	liability net	PML	PML on
(See instructions)		liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above classe	es				xxx	
not written at standa	ard				xxx	
deductible					xxx	
Sub-Total:						

Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
	liability	PML	of reinsurance	net liability
(1) Class 7 and commercial				
inland "Exceptions"				
(2) Commercial inland addenda				
(3) Liabilities assumed: pools				
and associations (e.g.,				
FAIR Plan, IRI)				
(4) All other (e.g., earthquake				
sprinkler leakage)				
(5) 100% of amounts for over 8				
stories: Carson City and				
County, plus Douglas and				
Washoe counties, all in				
Nevada:				
Sub-Total:				

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1. Page 14

ZONE H COUNTIES

Lassen Modoc Plumas Shasta Sierra Sist

(In thousands of dollars) Siskiyou Tehama Trinity

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat				2.50%	
1A 1 - 4 Family 5%				1.50%	
1A 1 - 4 Family 10%				0.88%	
1B "Homeowners"-1% or flat				2.50%	
1B "Homeowners" 5%				1.50%	
1B "Homeowners" 10%				0.88%	
1B "Homeowners" 15% & up				0.50%	
1B "Homeowners" 15% "Mini"				0.25%	
1B "Homeowners" "Wrap"				1.25%	
1C Wood frame - small 5%			İ	3%	
1D Wood - other 5%			İ	10%	
1E Mobile homes 2%			İ	5%	
2A Metal - small 5%				2%	
2B Metal - other 5%			İ	10%	
3A Steel 5%			İ	15%	
3B Steel 5%				25%	
3C Steel 10%				25%	
4A Concrete 5%				20%	
4B Concrete 5%				35%	
4C Concrete 10%				50%	
4D Concrete 10%				45%	
5A Mixed 5%				25%	
5B Mixed 10%				60%	
5C Mixed 10%	İ			75%	
6 EQ resistive 5%				10%	
Risks in above classes	ĺ			xxx	
not written at standard	į		İ	xxx	İ
deductible	i		İ	xxx	İ
Sub-Total:					

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and		Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductib	ole	direct	direct	liability net	PML	PML on
(See instructions	;)	liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%				15%	
3B Steel	5%				25%	
3C Steel	10%				25%	
4A Concrete	5%				20%	
4B Concrete	5%				35%	
4C Concrete	10%				50%	
4D Concrete	10%				45%	
5A Mixed	5%				25%	
5B Mixed	10%				60%	
5C Mixed	10%				75%	
6 EQ resistive	5%				10%	
Risks in above clas	ses				xxx	
not written at stan	dard	l İ		ĺ	xxx	
deductible					xxx	
Sub-Total:						•

				_
Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
	liability	PML	of reinsurance	net liability
(1) Class 7 and commercial				
inland "Exceptions"	<u> </u>			
(2) Commercial inland addenda				
(3) Liabilities assumed: pools				
and associations (e.g.,				
FAIR Plan, IRI)	1			
(4) All other (e.g., earthquake				
sprinkler leakage)	1			
Sub-Total:				

Note: Combine the sub-totals for Parts I, II, and III and carry over to page 1.

		=====
NAIC COMPANY OR GROUP CODE	:	
		=====
	Form "B" - Reinsurance	
CAI	LIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE	
INSU	RANCE DEPARTMENT RULING #226, August 8, 1978 As of December 31, 2000	
Name of Insurer or Group:		
(Also list below all companie		
Address:		
Contact Person:	Phone ()	
	(Show 800 phone number if avail	able)
*Surplus = \$ x 1000		
Has the required information	been submitted to your Reinsurers?	_
If a group report, list names	of included companies:	
Company:	*Surplus: x	1000
Company:		
Company:		
Company:		1000
Company:		1000
Company:	<u> </u>	
		1000
Company:	*Surplus: x	

*Enter dollar amount, in thousands, shown as "Surplus as Regards to Policyholders" on Page 3, of the Annual Report for the reported year for the company(ies) reporting.

Zone Summary - Reinsurance Business (In thousands of dollars)

Zone	<u>Area</u>	(1) Aggregate assumed liability	(2) Aggregate assumed PML	(3) Aggregate liability net of	(4) Estimated net PML amount	(5) Estimated net PML amount limited by catastrophe
A	San Francisco			retrocessions		reinsurance
В	Los Angeles/ Orange County					
С	Santa Barbara					
D	San Diego					
E	South-East					
F	Central					
G	North-Central					
н	North					

RATE SPECIALIST BUREAU
CALIFORNIA DEPARTMENT OF INSURANCE
300 South Spring Street
Los Angeles, California 90013

Page 1
Questionnaire (reinsurance)

Note: This is Form "B" for reporting assumed $\underline{\text{reinsurance or retrocessions}}$. Please use Form "A" for reporting $\underline{\text{primary insurance}}$. Rev. 10/2000

California Earthquake Liability Questionnaire

Comments

year, we have been contacting the insurers to verify or explain the differences. Also, in compiling our Annual Report, we attempt to identify and explain trends and changes in the reported aggregate PML responses and in the earthquake insurance market in general. Therefore,
reported aggregate PML responses and in the earthquake insurance market in general. Therefore.
if your reported results this year were significantly different than the results you reported
last year, you must provide an explanation. If you have any general comments you would like to
make which would be useful to us in writing the Annual Report, please use the spaces below.
Thank you.

Reinsurance Interrogatory

The purpose of these questions is to gain more knowledge about reinsurers and where the PML exposures are being ceded. We know that there is a great reliance on the world-wide reinsurance market for California earthquake exposure, and that this market is continuously changing. (This Questionnaire is not public information as to individual companies.)

(1) Premiums earned (all zones combined) - 2000 (000's omitted)

	•	a) Direct premiums earned			
	(t	o) Assumed premiums earne	d		
	(c	e) Ceded premiums earned			
in the			_	emiums on earthquake coverage meowners" or "inland marine"	_
	rnia onl	-			
Cullio	11114 0111	-3 •			
	(2) <u>Es</u>	stimated PML on aggregate	ceded liability	(other than catastrophe cover	rage)
	Estimat	ed PML ceded to:	Zone A	Zone B	
		U.S. Reinsurers - CA lice	nsed	<u> </u>	
		U.S. Reinsurers - non CA		<u></u>	
		Lloyd's of London			
		Other U.K.			
		Western Europe			
		All Other		<u> </u>	
		Total			
			_	the difference between colu	
	-	-	ively. It is th	is ceded PML that should be	reported on
Form "	X" to th	e reinsurers.			
	(3) <u>An</u>	nounts recoverable from ca	tastrophe reinsu	rance	
	Amounts	recoverable from:	Zone A	Zone B	
		U.S. Reinsurers - CA lice	nsed		
		U.S. Reinsurers - non CA		<u> </u>	
		Lloyd's of London	-	_	
		Other U.K.		<u> </u>	
		Western Europe			
		All Other	-		
					
		Total			

Note: The totals for Zones A and B should equal column (4) minus column (5) on Page 1 for Zones A and B respectively. Since catastrophe reinsurance is not reported on Form "B", this question will give new information about the market for earthquake catastrophe coverage.

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE - REINSURANCE

 $\frac{\text{Part I:}}{\text{(In thousands of dollars)}} \cdot \frac{\text{Insurance on structures 8 stories or less:}}{\text{(In thousands of dollars)}}$

		.1			G-1 4	_	Galarra E
Column 1	• Cc	olumn 2	• Col	umn 3 •	Column 4	•	Column 5
Earthquake zone/sub zone	_	gregate o		regate • sumed •	Aggregate liability Net	•	Estimated of PML on net
	• li	ability (• :	PML •	of retrocessions	3 ●	liability
A-1 San Francisco	•		•	•		•	
A-2 SF - East	<u>:</u>		•	•		<u>.</u>	
A-3 SF - Coast	:—		•	•		•	
B-1 Los Angeles	:	•	•	•		•	•
B-2 LA - East B-3 LA/Orange Co.	:		•	•		•	
C Santa Barbara	<u>:</u>		• •	•		•	
D San Diego	<u>:</u>	•	•	•		•	•
E South-East	•	•	•	•		•	
F Central	:—		•	•		•	•
G North-Central H North	:		• •	•		•	
			_			_	

						_			_
Column 1	•	Column 2	•	Column 3	•	Column 4	•	Column 5	_•
	•		•		•	•	•		•
Earthquake	•	Aggregate	•	Aggregate	•	Aggregate	•	Estimated	•
zone/sub-zone	•	assumed	•	assumed	•	liability net c	f∙	PML on net	•
	•	liability	•	PML	•	retrocessions	•	liability	•
	•		•		•		•		•
A-1 San Francisco	•_		•		•	•	•		•
	•		•		•	•	•		•
A-2 SF - East	•		•		•	•	•		•
	•		•		•		•		•
A-3 SF - Coast	•		•		•	•	•		•
	•		•		•)	•		_
B-1 Los Angeles	•		•			•	•		•
	•		•)	•		_
B-2 LA - East	•		•						
			•		_	•	•		-
B-3 LA/Orange Co.	•		•			•	•		•
D 3 Im/orange co.	-		_			<u> </u>	_		_
C Santa Barbara	•		•			•			•
C Santa Barbara	`-		·						<u> </u>
D. Gan Diama	•		•				•		•
D San Diego	•_		•		_	•	•		<u> </u>
	•		•		•		•		•
E South-East	•_		•		_		•		<u> </u>
	•		•		•		•		•
F Central	•_		•		_	•	•		<u> </u>
	•		•		•	•	•		•
G North-Central	•_		•		•)	•		•
	•		•		•	•	•		•
H North	•		•		•		•		•
	•		•			•	•		

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE - REINSURANCE

Part III: Insurance when height is unknown and on liabilities assumed from underwriting pools and associations: (In thousands of dollars)

Column 1	• Column	2 • Column	3 • Column	4 • Column 5
	•	•	•	•
Earthquake	 Aggrega 	te • Aggreg	ate • Aggregate	• • Estimated
zone/sub-zone	• assume	d • assum	ed •liability n	et of PML on net
	• liabili	ty • PML	 retrocessi 	ons • liability
	•	•	•	•
A-1 San Francisco	•	•	•	•
	•	•	•	•
A-2 SF - East	•	•	•	•
DI Lube	•	•	•	<u> </u>
A-3 SF - Coast	•	•	•	•
A-3 Sr - COAST			•	•
	•	•	•	•
B-1 Los Angeles	•	•	•	•
	•	•	•	•
B-2 LA - East	•	•	•	•
	•	•	•	•
B-3 LA/Orange Co.	•	•	•	•
	•	•	•	•
C Santa Barbara	•	•	•	•
	•	•	•	•
D San Diego	•	•	•	•
-	•	•	•	•
E South-East	•	•	•	•
n bouth hapt	•	•	•	•
F Central	•	•	•	•
r centrar			•	•
G . W 13. G 1 . 3	-	-	•	-
G North-Central	•	•	•	<u> </u>
	•	•	•	•
H North	•	•	•	•
	•	•	•	•

Totals For Zone A

Composite of Sub-zones A-1, A-2, and A-3 (In thousands of dollars)

		Aggregate assumed liability	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1)	100% of sub-totals (Part I, A-1)				
	50% of sub-totals (Part I, A-2)				
	100% of sub-totals (Part I, A-3)				
	Total				
	<u>OR</u>				
(2)	50% of sub-totals (Part I, A-1)				
	100% of sub-totals (Part I, A-2)				
	100% of sub-totals (Part 1, A-3)				
	Total				
	PLUS				
(3)	100% of sub-totals (Part II, A-1)				
	100% of sub-totals (Part II, A-2)				
	100% of sub-totals (Part II, A-3)				
	Total				
	PLUS				
(4)	33% of sub-totals (Part II, G)				
(5)	Greater of (1) or (2) (with respect				
	to net PML) plus (3) and (4)				
(6)	Sub-totals for Part III				
	(Part III, A-1)				
	(Part III, A-2)				
	(Part III, A-3)				
	Total				
(7)	Mahala San Rana 3 ((E) mlass (C))				
(7)	Totals for Zone A ((5) plus (6))				
	(Enter here and on Page 1)				

Totals For Zone B

Composite of Sub-zones B-1, B-2, and B-3 (In thousands of dollars)

		Aggregate assumed <u>liability</u>	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1)	100% of sub-totals (Part I, B-1) 50% of sub-totals (Part I, B-2) 100% of sub-totals (Part I, B-3)				
	Total <u>OR</u>				
(2)	50% of sub-totals (Part I, B-1) 100% of sub-totals (Part I, B-2) 100% of sub-totals (Part 1, B-3) Total				<u> </u>
(3)	PLUS 100% of sub-totals (Part II, B-1)				
	100% of sub-totals (Part II, B-2) 100% of sub-totals (Part II, B-3)				
	Total PLUS				
(4)	50% of sub-totals (Part II, C) 50% of sub-totals (Part II, D) Total				
(5)	Greater of (1) or (2) (with respect to net PML) plus (3) and (4)				
(6)	Sub-totals for Part III (Part III, B-1) (Part III, B-2)				
	(Part III, B-3) Total				
(7)	Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)				

Totals For Zone C (In thousands of dollars)

(1) (2) (3)	Part I sub-totals, Zone C Part II sub-totals, Zone C Part III sub-totals, Zone C	Aggregate assumed liability	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(4) Note	50% of sub-totals (Part II, B-1, B-2, B-3) Totals : Please carry totals over to Page 1.				
		To	otals For Zone	D	
		(In th	nousands of dol	llars)	
		Aggregate assumed liability	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3) (4)	Part I sub-totals, Zone D Part II sub-totals, Zone D Part III sub-totals, Zone D 50% of sub-totals		<u> </u>		
(5)	(Part II, B-1, B-2, B-3) 50% of sub-totals (Part II, Zone E) Totals				
Note	: Please carry totals over to Page 1.	_	otals For Zone		
		(In th	nousands of dol	llars)	
		Aggregate assumed liability	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3) (4)	Part I sub-totals, Zone E Part II sub-totals, Zone E Part III sub-totals, Zone E 50% of sub-totals (Part II, B-1, B-2, B-3)				
(6)	50% of sub-totals (Part II, Zone C) 50% of sub-totals (Part II, Zone D) Totals				

Note: Please carry totals over to Page 1.

Totals For Zone F (In thousands of dollars)

	Aggregate assumed	Aggregate assumed	Aggre. Liab. net of	Estimated net PML
	liability	PML	retrocessions	amount
(1) Part I sub-totals, Zone F				
(2) Part II sub-totals, Zone F				
(3) Part III sub-totals, Zone F				
Totals				
Note: Please carry totals				
over to Page 1				
		Totals For Zone	G	
	(In	thousands of dol	lars)	
	Aggregate	Aggregate	Aggre. Liab.	Estimated
	assumed	assumed	net of	net PML
	liability	PML	retrocessions	amount
(1) Part I sub-totals, Zone G				
(2) Part II sub-totals, Zone G				
(3) Part III sub-totals, Zone G				-
(4) 100% of amounts for over				
8 stories for Carson City				
and County, plus Douglas and				
Washoe counties, all in Neva	da.			
Totals				
Note: Please carry totals				
over to Page 1.		Totals For Tone	ч	
	(Tn	Totals For Zone thousands of dol		
	(111	chousands of doi	.iuib)	
	Aggregate	Aggregate	Aggre. Liab.	Estimated
	assumed	assumed	net of	net PML
	liability	PML	retrocessions	amount
(1) Part I sub-totals, Zone H				
(2) Part II sub-totals, Zone H				
(3) Part III sub-totals, Zone H			-	
Totals				
Note: Please carry totals				
over to Page 1.				

CALIFORNIA DEPARTMENT OF INSURANCE NAIC COMPANY OR GROUP CODE: Form "X" - Reinsurance Ceded CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE INSURANCE DEPARTMENT RULING #226, August 8, 1978 As of December 31, 2000

Name of Insurer or Group:		
Address:		
Contact Person:	Phone ()
Reinsurer's Name:		
Treaty Name:		

<u>Instructions:</u> This special form is for reporting by the primary (ceding) insurers to the assuming reinsurers. The assuming reinsurers have been complaining that they are having difficulty completing Form B because of inadequate reporting by their ceding insurers. This special form should be sent by the ceding insurer to each assuming reinsurer. Do not send to the California Department of Insurance.

The reporting to reinsurers should include:

- (1) entries in columns 2 and 3 with respect to business ceded to a particular reinsurer. The assuming reinsurer will then complete columns 4 and 5.
- (2) separate reporting for proportional and non-proportional treaties. The reinsurers should already have adequate information on facultative risks.
- (3) the work papers used to calculate these entries, which would enable the reinsurer to report by <u>building height</u>. This means that Form X should be created three times: once for reinsurance on structures 8 stories or less, once for reinsurance on structures over 8 stories, and once for reinsurance when the height is unknown or on liabilities assumed from underwriting pools and associations. (See Form B).
- (4) enough information so that a reinsurer will be able to complete columns 4 and 5 based on its own reinsurance contracts. Catastrophe reinsurance is to be excluded.

Note: This is Form "X" which primary insurers should use for reporting ceded liabilities to their reinsurers. Reinsurers should also use this form for reporting to their retrocessionaires licensed in California.

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE

TO:		
	(Assuming	reinsurer)
FROM:		
	(Ceding	insurer)

SPECIAL REPORTING FORM TO REINSURERS As of December 31, 2000

Part I: Proportional Treaties:

(In thousan								
Ceding insurers to	fill .	in columns 2 a	and	3. Assuming re	in	surers complete	col	umns 4 and 5.
Column 1	•	Column 2	•	Column 3	•	Column 4	•	Column 5 •
	•		•		•		•	•
Earthquake	•	Aggregate		timated PML on			•	Estimated •
zone/sub-zone	•ce	ded liability	•ag	gregate ceded		liability net of	•	PML on net •
	•		•	liability	•	retrocessions	•	liability •
	•		•		•		•	•
A-1 San Francisco	•—		•		•		•	<u> </u>
A-2 SF - East	•		•		•		•	•
A-2 SF - East	:—		÷		-		÷	<u>.</u>
A-3 SF - Coast	•							
A-3 BF - COABC	<u>.</u> —		•		•		÷	<u>·</u>
B-1 Los Angeles	•		•		•		•	•
	•		•		•		•	•
B-2 LA - East	•		•		•		•	•
	•		•		•		•	•
B-3 LA/Orange Co.	•		•		•		•	•
	•		•		•		•	•
C Santa Barbara	•		•		•		•	•
	•		•		•		•	•
D San Diego	•		•		•		•	•
_	•		•		•		•	•
E South-East	•		•		•		•	•
E Control	•		•		•		•	•
F Central	<u>:</u> —		<u>•</u>		•		•	<u>•</u>
G North-Central	-		•		•		•	•
G NOICH-CENCIAL	<u> </u>		÷		•		÷	
	-		-		•		-	_

H North

H North

Ceding insurers to fill in columns 2and 3. Assuming reinsurers complete columns 4 and 5.Column 1• Column 2• Column 3• Column 4• Column 5• Aggregate• Column 5• AggregateEarthquake
zone/sub-zone• Excess of• Estimated PML on • Aggregate• Estimated • Estimated • Aggregate

	•	Retention	•	liability	• r	etrocessions	•	liability	•
	•		•		•		•		•
A-1 San Francisco	•_		•		•		•		•
	•		•		•		•		•
A-2 SF - East	•_				•		•		<u>•</u>
A-3 SF - Coast	•		•		•		•		•
A-3 SF - COAST	:-		÷		÷		÷		÷
B-1 Los Angeles	•		•		•		•		•
	•		•		•		•		•
B-2 LA - East	•		•		•		•		•
	•		•		•		•		•
B-3 LA/Orange Co.	•_		•		•		•		•
	•		•		•		•		•
C Santa Barbara	•_				•		•		<u>•</u>
D San Diego	•		•		•		•		•
D San Diego	:-		÷		÷		÷		÷
E South-East	•		•		•		•		•
n poutin nape	•		•		•		•		•
F Central	•		•		•		•		•
	•		•		•		•		•
G North-Central	•_		•		•		•		•
	•		•		•		•		•

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE - REINSURANCE

Part III: Insurance when height is unknown and on liabilities assumed from underwriting pools and associations: (In thousands of dollars)

Ceding insurers to fill in columns 2 and 3 $\,$

H North

Column 1	• Column 2 • Column 3	• Column 4	• Column 5 •
Earthquake zone/sub-zone	• Aggregate • Estimated PM • ceded liability • aggregate ce • liability	eded •liability net of	• Estimated • PML on net • liability •
A-1 San Francisco	•	•	• •
A-2 SF - East	•	•	•
A-3 SF - Coast	·	•	•
B-1 Los Angeles	•	•	•
B-2 LA - East	•	•	•
B-3 LA/Orange Co.	• •	•	:
C Santa Barbara	·	•	•
D San Diego	• •	•	•
E South-East	•	•	•
	•	•	•
F Central	•	•	•
G North-Central	•	•	• •